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THE LEMON GROVE REVIEW

Low interest good for 'nothing down' deals

"Nothing down" has been a buzzword in real estate for almost 20 years, but some experts believe now is the time to cash in.

Dave Johnston, senior vice president of McMillin Mortgage, says there are two exciting things happening now in the world of lending: good interest rates and flexible loan programs.

Together, they are enabling hard-working individuals and families to qualify for financing that's tailored to fit lifestyles of today, he said.

"Truth is, today, a couple with good job stability and good credit can qualify for a loan up to $350,000 with absolutely nothing down," Johnston said.

The interest rate on the loan may be a bit higher than traditional loans with five to 10 percent down, but Johnston said there's usually no additional mortgage insurance fee.

The new homeowners may refinance in a few years and qualify for a loan at a better rate. In the meantime, they're no longer "throwing away rent money."

Johnston also said that a three-percent-down loan is gaining popularity with buyers who may qualify based on their income, but are unable to put more down on a home.

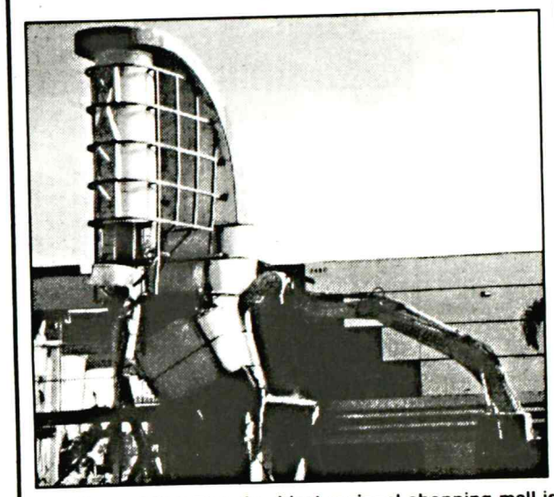
"The beauty of this loan is that the three percent does not have to be from savings or from the buyers directly," he said. "It may come in the form of a gift from relatives. The three-percent-down loan is available with a very attractive interest rate of 7.27 percent with a $240,000 maximum loan amount."

For buyers with less than perfect credit, financing is still available at three percent down and at interest rates starting at around eight percent. For those with credit issues, or even bankruptcy in their past, loans are still available, at a higher rate, that over time, may be refinanced at a more attractive rate.

"Another loan that is becoming popular is the single closed construction loan," Johnston said. This

Continued on Page 2

Smash it up



Demolition of San Diego's oldest regional shopping mall is under way. The Mann 9 Theater was the first building leveled at Marketplace at the Grove. Remaining open throughout the renovation are Long's Drugs, Mervyn's, the post office, Coco's, optometrist Dr. Conian, Home Savings of America, Bank of America Mortgage Center and The Grove Bowling Center. Reopening is set for late this year with anchor tenants Wal-Mart, Sam's Club, Staples and Home Base.

Lemon Grove leaders sought

The Lemon Grove Chamber of Commerce is seeking nominations for its second annual Leadership Awards. These awards honor businesses and individuals who have been leaders during 1998 in making the Lemon Grove community prosper while sustaining its small-town feel and heritage.

The nomination deadline is Feb. 22. The awards will be presented at the annual installation dinner on March 20. For more information, call Mary England at 466-1111.

Vol. 51, No. 44

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PUBLIC NOTICES

•El Cajon•

Title Order No. 13441-91 Trustee Sale No. 980478 R Reference No. 240731-1 Apn 487-552-14-00 Notice of Trustee's Sale You are in default under a Deed Of Trust dated 07/03/90. Unless you take action to protect your property, it may be sold at a public sale. If you need an explanation of the nature of the proceedings against you, you should contact a lawyer. On 02/22/99 at 10:00 A.M., Statewide Lenders Services, Inc. as the duly appointed Trustee under and pursuant to Deed of Trust recorded on 07/13/90, as Document No. 90-381453, Book Page 298 of Official Records in the Office of the Recorder of San Diego County, California, executed by Wun-Lung Wu and Chang Mei-Hui Wu, as trustor Fidelity Federal Bank, A Federal Savings Bank, as beneficiary will sell at public auction to the highest bidder for cash (payable at time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state), at the front steps of the County Courthouse 220 West Broadway, San Diego, CA all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said county, California describing the land therein as more fully described on said deed of trust. The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 625 Van Houten Avenue, El Cajon, CA 92020. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed Of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed Of Trust, estimated fees, charges and expenses of the trustee and of the trusts created by said Deed of Trust, to-wit: $542,713.86. Estimated accrued interest and additional advances, if any, will increase this figure prior to sale. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recordation. Date: 01/29/99. Statewide Lenders Services, Inc. as Trustee. 11081 Winners Circle, Suite 100, Los Alamitos, CA 90720. Telephone Number: (562) 936-1309. Marcy Axelrod, Assistant Vice President. P116345 2/2 2/9 2/16/99

•La Mesa•

NOTICE OF TRUSTEE'S SALE

TS No.: 19989073502357 Loan No.: 3111765553

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED AUGUST 28, 1992. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On February 16, 1999 at 10:00 AM, Lonestar Mortgagee Services, L.L.C., as duly appointed Trustee under and pursuant to Deed of Trust recorded September 3, 1992, as Instrument No. 1992-0564447, of Official Records in the office of the County Recorder of San Diego County, State of California. Executed by Melvin L. Lobbins, and Claudette Lobbins, husband and wife. Will Sell at Public Auction to Highest Bidder for Cash or Cashier's check (payable at time of sale in lawful money of the United States). At the south entrance to the County Courthouse at 220 West Broadway, San Diego, CA (Note: Cashier's check(s) must be made payable to Lonestar Mortgagee Services, L.L.C. all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust. APN #475-301-38-00

The street address and other common designation, if any, of the real property described above is purported to be: 3855 Carbo Court La Mesa California 91941. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust.

The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $170,628.98.

The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located.

Date: January 24, 1999. Lonestar Mortgagee Services, L.L.C., as Trustee. Christy McClung, Authorized Signature. Lonestar Mortgagee Services, L.L.C. 15000 Surveyor Boulevard, Suite 250, Addison, Texas 75001. For Trustee's Sale information please call (916) 974-6099. Lonestar Mortgagee Services, L.L.C. is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose.

Pub. 01/26/99, 02/02/99, 02/09/99

CNS1675884

NOTICE OF PETITION TO ADMINISTER ESTATE OF DONALD B. FAUCHER CASE NO. P173969

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may be otherwise interested in the will or estate, or both, of DONALD B. FAUCHER.

A PETITION FOR PROBATE has been filed by JANET MARIE HOGSTROM in the Superior Court of California, County of SAN DIEGO.

THE PETITION FOR PROBATE requests that JANET MARIE HOGSTROM be appointed as personal representative to administer the estate of the decedent.

THE PETITION requests the decedent's WILL and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court.

THE PETITION requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.

A HEARING on the petition will be held on FEB 8, 1999 at 1:45 p.m. in Dept. 35, located at 220 W. BROADWAY, San Diego, CA 92101.

IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.

IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within four months from the date of first issuance of letters as provided in Probate Code section 9100. The time for filing claims will not expire before four months from the hearing date noticed above.

YOU MAY EXAMINE the file kept by the court. If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.

Attorney for petitioner

FREDERICK R. VANDEVEER

600 W. Broadway, Suite 2600

San Diego, CA 92101

e112535

La Mesa Forum

Jan. 19, 26 & Feb. 2, 1999

NOTICE OF PETITION TO ADMINISTER ESTATE OF VIRGINIA NEAL LAMPMAN CASE NO. P174006

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may be otherwise interested in the will or estate, or both, of VIRGINIA NEAL LAMPMAN.

A PETITION FOR PROBATE has been filed by jon neal lampman in the Superior Court of California, County of San Diego.

THE PETITION FOR PROBATE requests that jon neal lampman be appointed as personal representative to administer the estate of the decedent.

THE PETITION requests the decedent's WILL and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court.

THE PETITION requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.

A HEARING on the petition will be held on FEB 23, 1999 at 1:45 p.m. in Dept. 35, located at 220 W. Broadway, San Diego, CA 92101.

IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.

IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within four months from the date of first issuance of letters as provided in Probate Code section 9100. The time for filing claims will not expire before four months from the hearing date noticed above.

YOU MAY EXAMINE the file kept by the court. If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.

Attorney for petitioner

ROBERT J. BERTON, ESQ.

530 B St., Suite 2100

San Diego, CA 92101

(619) 238-1900

e112643

La Mesa Forum

Jan. 28, Feb. 2 & 4, 1999

NOTICE OF TRUSTEE'S SALE

Trustee Sale No. 700748 Loan No. 0851911099 Title Order No. 2822514-T25 APN 474-371-05-00 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 11/20/75. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 2/23/99 at 10:00am, **California Reconveyance Company**, as the duly appointed Trustee under and pursuant to Deed of Trust, Recorded on 11/21/75, Instrument 75-328153, of official records in the Office of the Recorder of San Diego County, California, executed by Lillian C. Wood, an unmarried woman, as Trustor, Great Western Savings and Loan Association, as Beneficiary, **Will sell at public auction to the highest bidder for cash** (payable at time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state). At: The South entrance to the County Courthouse, 220 West Broadway, San Diego, CA **all** right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California describing the land therein: - The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 3972 Paula Street, La Mesa, CA 92041. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: $13,853.76 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recordation. **California Reconveyance Co.**, 9301 Corbin Avenue, Mail Stop: N 03.02.04, Northridge, CA 91324, (916) 387-7728. Deborah Dupnac, Vice President. Date: 1/25/99. ASAP#347143 2/2, 2/9, 2/16

•Lakeside•

NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST File No. L98-07451 Loan: 0001104132 Other: 8023486 A.P. Number 397-250-16-00 YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED March 31, 1993. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. **Notice** is hereby given that **Town & Country Title Services, Inc.**, a California Corporation, as trustee, or successor trustee, or substituted trustee pursuant to the Deed of Trust executed by Jimmy Joe Thompson and Lisa Keneen Thompson husband and wife, Recorded on 04/06/1993 as Instrument No. 1993-0211192 in Book -- Page -- of Official records in the office of the County Recorder of San Diego County, California, and pursuant to the Notice of Default and Election to Sell thereunder recorded 10/06/1998 in Book -- Page --, as Instrument No. 1998-640381 of said Official Records, **will Sell** on 02/16/1999 at the South entrance to the County Courthouse 220 West Broadway, San Diego, CA at 10:00 A.M. at public auction to the highest bidder for cash (payable at the time of sale in lawful money of the United States), all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State hereinafter described. As more fully described on said Deed of Trust. The property address and other common designation, if any, of the real property described above is purported to be: 12026 Los Amigos Way, Lakeside Area, CA 92040. The undersigned Trustee disclaims any liability for any incorrectness of the property address and other common designation, if any, shown herein. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $235,201.35. In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right. Said sale will be made, but without covenant or warranty, express or implied regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed, advances thereunder, with interest as provided therein, and the unpaid principal balance of the Note secured by said Deed with interest thereon as provided in said Note, fees, charges and expenses of the Trustee and the trusts created by said Deed of Trust. **Town & Country Title Services, Inc.**, a California Corporation, as Trustee. 505 S. Main Street, Suite 6000, Orange, CA 92868. Sales Line (916) 387-7728 (714) 836-9393X5. By Norma Mitre, Trustee Sales Technician. Dated 01/09/1999. ASAP345360 01/19, 01/26, 02/02

NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST File No. 120-015119 Loan: 058 Other: 9815661-70 A.P. Number 394-470-21-00 YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED December 19, 1995. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. **Notice** is hereby given that **PLM Lender Services, Inc.**, as trustee, or successor trustee, or substituted trustee pursuant to the Deed of Trust executed by Basil C. Cox, a single man Recorded on 12/28/1995 as Instrument No. 1995-0594754 of Official records and Notice of Additional Advance recorded 1/27/98 in instrument #1998-0040209 in the office of the County Recorder of San Diego County, California, and pursuant to the Notice of Default and Election to Sell thereunder recorded 10/27/1998 as Instrument No. 1998-0696397 of said Official Records, **will sell** on 02/23/1999 at the South entrance to the County Courthouse, 220 West Broadway, San Diego, CA at 10:00 A.M. at public auction to the highest bidder for cash (payable at the time of sale in lawful money of the United States), all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State hereinafter described. As more fully described on said Deed of Trust. The property address and other common designation, if any, of the real property described above is purported to be: 12691 Rodeo Dr., Lakeside Area, CA 92040. The undersigned Trustee disclaims any liability for any incorrectness of the property address and other common designation, if any, shown herein. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $324,625.95. In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right. The property is being sold in "as is" condition. Said sale will be made, but without covenant or warranty, express or implied regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed, advances thereunder, with interest as provided therein, and the unpaid principal balance of the Note secured by said Deed with interest thereon as provided in said Note, fees, charges and expenses of the trustee and the trusts created by said Deed of Trust. **PLM Lender Services, Inc.**, as said Trustee, 577 Salmar Ave., Suite 100, Campbell, CA 95008, (408) 370-4030. For Trustee's Sales Information please call (916) 387-7728. By Elizabeth A. Godbey, Assistant Vice President. Dated 01/28/1999. ASAP347666 02/02, 02/09, 02/16

•Lemon Grove•

NOTICE OF TRUSTEE'S SALE TS No.: 19989058601837 Loan No. 3311014 FHA/VA/MI No: 044-3312242 YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 08/24/1995. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 02/23/1999 at 10:00 A.M., **Lonestar Mortgagee Services, L.L.C.**, as duly appointed Trustee under and pursuant to Deed of Trust recorded 08/30/1995, as Instrument No. 1995-0384849, in book --, page --, of Official Records in the office of the County Recorder of San Diego County, State of California. Executed by Clemente Z. Diaz, and Catalina H. Diaz, husband and wife as Joint Tenants will sell at public auction to highest bidder for cash or cashier's check (payable at time of sale in lawful money of the United States) at the South entrance to the County Courthouse, 220 West Broadway, San Diego, CA. (Note: Cashier's check(s) must be made payable to Lonestar Mortgagee Services, L.L.C. all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust. APN # 577-620-33-00. The street address and other common designation, if any, of the real property described above is purported to be: 8457 Ilidica Street, Lemon Grove, California 91945. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $147,376.14. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. **Lonestar Mortgagee Services, L.L.C.**, as Trustee. Bruce Cocklin, Authorized Signature. Address: 15000 Surveyor Boulevard, Suite 250, Addison, Texas 75001. For Trustee's Sale information please call 916-387-7728. Date: 01/31/1999. LONESTAR MORTGAGEE SERVICES, L.L.C. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. ASAP345560 2/2, 2/9, 2/16

•Santee•

NOTICE OF TRUSTEE'S SALE

TS No. 98-10474 Loan No. 9678606 Title Order No. 03112621 Investor/Insurer No. 2239497CA APN No. 0227-322-03-0-000

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 09/22/94. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Notice is hereby given that CTC Foreclosure Services Corporation, as duly appointed trustee pursuant to the Deed of Trust executed by ROBERT E. CAMPBELL AND KATHRYN R. CAMPBELL, HUSBAND AND WIFE AS JOINT TENANTS dated 09/22/94 and recorded 09/30/94, as Instrument No. 19940579926, of Official Records in the office of the County Recorder of San Diego County, State of California, will sell on 02/23/99 at 12:00PM, AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA at public auction, to the highest bidder for cash or check as described below, payable in full at time of sale, all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and as more fully described in the above referenced Deed of Trust. The street address and other common designation, if any, of the real property described above is purported to be: 10208 KERRIGAN STREET, SANTEE, CA, 92071. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The total amount of the unpaid balance with interest thereon of the obligation secured by the property to be sold plus reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $139498.56. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. In addition to cash, the Trustee will accept cashier's checks drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. Said sale will be made, in an "AS IS" condition, but without covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided, and the unpaid principal of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. Dated: CTC Foreclosure Services Corporation, 400 Countrywide Way, SV-88, Simi Valley, CA 93065. Phone: (805) 520-5241 ext. 2686. Sale Information (805) 578-6618. By: **/S/Trustee Sale Officer**

CTC Foreclosure Services is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose.

02/02/1999, 02/09/1999 and 02/16/1999

TS No.: 19989058601728 Loan No.: 3480740 FHA/VA/MI No: 5002234 NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 04/23/96. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On February 16, 1999 at 10:00 AM, Lonestar Mortgagee Services, L.L.C., as duly appointed Trustee under and pursuant to Deed of Trust recorded 04/26/96, as Instrument No. 1996-0208271, in book , page , of Official Records in the office of the County Recorder of SAN DIEGO County, State of California. Executed by LAWRENCE KIMOKEO CRUZ, AND DARLENE MARIE REYES CRUZ, HUSBAND AND WIFE AS JOINT TENANTS WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH OR CASHIER'S CHECK. (payable at time of sale in lawful money of the United States) AT THE SOUTH ENTRANCE TO THE COUNTY COURTHOUSE AT 220 WEST BROADWAY, SAN DIEGO, CA. (NOTE: CASHIER'S CHECK(S) MUST BE MADE PAYABLE TO LONESTAR MORTGAGEE SERVICES, L.L.C. all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust APN# 381-581-28-00. The street address and other common designation, if any, of the real property described above is purported to be: 9618 BART LANE, SANTEE, CA 92071. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: $119,376.34 (Estimated) Accrued interest and additional advances, if any, will increase this figure prior to sale. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. Date: 01/22/99. ARM FINANCIAL CORPORATION, P.O. Box 85309, San Diego, CA 92186-5309, (619) 689-9735. LISA LEWIS, ASSISTANT SECRETARY NPP0056542 01/26/99, 02/02/99, 02/09/99

•Spring Valley•

NOTICE OF TRUSTEE'S SALE Trustee Sale No. 98-03336 Loan No. 938690-2 Title Order No. 8256850 APN 579-192-19-00 FHA # 044-3516529-729 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/08/97. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On February 16, 1999, at 10:00 AM, **ARM FINANCIAL CORPORATION** as the duly appointed Trustee under and pursuant to Deed of Trust recorded on 12/17/97 Instrument 1997-0642715, Book , Page of Official Records in the Office of the Recorder of SAN DIEGO County, California, executed by: EDWARD W. HOFFMAN, A SINGLE MAN AND KELLY L. ALLEN, A SINGLE WOMAN, AS JOINT TENANTS, as Trustor, HOMESIDE LENDING INC., as Beneficiary. WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable at time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state). At: AT THE SOUTH ENTRANCE TO THE COUNTY COURTHOUSE AT 220 WEST BROADWAY, SAN DIEGO, CA., all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California describing the land therein: "As more fully described on the above mentioned Deed of Trust". The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 623 PECOS STREET, SPRING VALLEY, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: $115,155.67. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. Date: January 25, 1999. T.D. SERVICE COMPANY, as said Trustee. KAREN TALAFUS, ASSISTANT SECRETARY. T.D. SERVICE COMPANY, 1750 E. FOURTH ST., SUITE 800, PO BOX 11988, SANTA ANA, CA 92711-1988. 714/543-8372. We are assisting the Beneficiary to collect a debt and any information we obtain will be used for that purpose whether received orally or in writing. If available, the expected opening bid may be obtained by calling the following telephone number(s) on the day before the sale: 714/480-5690. TAC 455799C. PUB. 2/02/99, 2/09/99, 2/16/99

$22 Publishes your Fictitious Business Name in *the El Cajon Eagle or Santee Star.* P.O. Box 127, Lemon Grove 91946

NOTICE OF TRUSTEE'S SALE TS No. 19989053403348 Loan No. 5287119 FHA/VA/MI No. 454365015867 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 08/07/1997. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 02/16/1999 at 10:00 AM, **Lonestar Mortgagee Services, L.L.C.**, as duly appointed Trustee under and pursuant to Deed of Trust recorded 08/21/1997, as Instrument No. 1997-0404605, in book --, page --, of Official Records in the office of the County Recorder of San Diego County, State of California. Executed by Richard A. Thomas and Elenita M. Thomas, husband and wife as Joint Tenants will sell at public auction to highest bidder for cash or cashier's check (payable at time of sale in lawful money of the United States) at the South entrance to the County Courthouse, 220 West Broadway, San Diego, CA. (Note: Cashier's check(s) must be made payable to Lonestar Mortgagee Services, L.L.C. all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust. APN # 584-531-43-00. The street address and other common designation, if any, of the real property described above is purported to be: 506 Kempton Street, Spring Valley, California 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $176,272.67. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. **Lonestar Mortgagee Services, L.L.C.**, as Trustee. Bruce Cocklin, Authorized Signature. Address: 15000 Surveyor Boulevard, Suite 250, Addison, Texas, 75001. For Trustee's Sale information please call 916-387-7728. Date: 01/22/1999. LONESTAR MORTGAGEE SERVICES, L.L.C. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. ASAP344821 01/26, 02/02, 02/09

NOTICE OF TRUSTEE'S SALE T.S. No. E308919. Unit Code E. Loan No. 393415-5/GARCIA. A.P. No. 586-322-38-00. T.D. SERVICE COMPANY, as duly appointed Trustee under the following described Deed of Trust WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (in the forms which are lawful tender in the United States) and/or the cashier's, certified or other checks specified in Civil Code Section 2924h (payable in full at the time of sale to T.D. Service Company) all right, title and interest conveyed to and now held by it under said Deed of Trust in the property hereinafter described. Trustor: ELIZABETH GARCIA. Recorded June 30, 1995 as Instr. No. 1995-0280005 in Book --- Page --- of Official Records in the office of the Recorder of SAN DIEGO County, pursuant to the Notice of Default and Election to Sell thereunder recorded October 21, 1998 as Instr. No. 1998-0680826 in Book --- Page --- of Official Records in the office of the Recorder of SAN DIEGO County. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED JUNE 26, 1995. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. 8426 AVENIDA ANGULIA, SPRING VALLEY, CA 91977. (If a street address or common designation of property is shown above, no warranty is given as to its completeness or correctness). Said Sale of property will be made in as is condition without covenant or warranty, express or implied, regarding title possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest as in said note provided, advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. Said sale will be held on FEBRUARY 23, 1999 AT 10:30 A.M. AT THE ENTRANCE TO THE CITY OF OCEANSIDE ANNEX, 321 NEVADA ST. OCEANSIDE, CA. At the time of the initial publication of this notice, the total amount of the unpaid balance of the obligation secured by the above described Deed of Trust and estimated costs, expenses, and advances is $115,155.67. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. Date: January 25, 1999. T.D. SERVICE COMPANY, as said Trustee. KAREN TALAFUS, ASSISTANT SECRETARY. T.D. SERVICE COMPANY, 1750 E. FOURTH ST., SUITE 800, PO BOX 11988, SANTA ANA, CA 92711-1988. 714/543-8372. We are assisting the Beneficiary to collect a debt and any information we obtain will be used for that purpose whether received orally or in writing. If available, the expected opening bid may be obtained by calling the following telephone number(s) on the day before the sale: 714/480-5690. TAC 455799C. PUB. 2/02/99, 2/09/99, 2/16/99

New!

Free Tuesday Living Box Ads

Free!

Free advertising boxes are now being offered in our six *Tuesday Live* publications. We encourage real estate for sale or rent, and home-based businesses, but, hey, advertise your yard sale if you want.

ONLY FIVE BOLD WORDS Items are limited to 30 words or less. Phone numbers count as one, hyphenated words as two. Our current *Tuesday Live* circulation is at least 5,000 per week.

Forum Publications is not responsible for veracity of boxes, nor for the accuracy of the ads. We will only make corrections if box is to be rerun (separate application) more than once. We also reserve the right to reject any ad and will not guarantee that a particular free ad will be run (we will try).

New
Garage sales OK
send 10 days ahead

BRIDAL FAIR: East County Bridal Fair looking for exhibitors for September Bridal Fair. Florists, D-Js, photographers, Bridal Consultants, gowns, etc. Please call Adolfo at 667-1307.

SOCIAL Services - House Mgr for lev-4 D.D. home. 1 yr mgr exper $1,840/mo. 465-5430

LA MESA $275 share 2br house. Available now in good area 460-7698

HOUSE CLEANING 15 yrs exper. 444-9269

BRASS HUNGARIAN TABLEWARE. Set of 12 pieces, wooden box, prefect condition. $100. 390-1374

FOR SALE BY OWNER! 3 BR 2 BA , 2 car gar, tile roof, central a/c, lg living rm, in-house lndry, bright & cheerful. $172,500. No agts please! To view, call 464-1780.

SPRING VALLEY - Large 2br house. $895. 2 car gar + carport, large fenced yard, 750 Ramona. $6,000/cash rebate 296-9973

EL CAJON, 3 bedroom house, pets OK, no dogs, $350, 447-9260

ACCOUNTANT WANTED. Non profit housing, community econ devel to handle in house acctg, financials, claims, asset mgmt. Letter + resume to ED, CHCDC, 4265 Fairmount #200, SD 92105

CAMELS FOR SALE, JOE, OTHERS. Camel collector has duplicate camels for sale. Some Joe Camel items. Please leave a message on answering machine, 466-7608. Best time to call mornings or weekends.

LA MESA COFFEE HOUSE. Well estab clientele. $17,500. Terms 308-2303

STOP RENTING!! Invest in your future! $74,000 buys 1 BR 1 BA grnd level, w/cvrd patio. New dshwshr, frig, wshr/dryr. Close to bus, shops & park. Call Sara Lee 443-3518.

EL CAJON 55 & Better Senior mobilehome park, quiet serene atmosphere w/pool, jacuzzi, potlucks, bunco, and caring management team. 1, 2 and 3 BRs. Call 562-5755 to see your new home.

Available!

SPRING VALLEY $300 per room, plus 1/3 util, big spacious 7 BR house, male or female, female pref. Priv. BA & phone, contact Damion/ Lily 619 463-9137 or pgr 500-0214

Your For Sale by Owner here!

LA MESA Spacious 3Br/1-1/2Ba duplex type house w/garage & lndry hook-ups in Rolanda area. $875/month. 462-3838

FREE!!

MANAGEMENT DIR SAN DIEGO FOOD BANK, 3 years exp in fundraising and food systems. Apps accepted to 4:30PM Feb. 19. Submit with resume to: NEIGHBORHOOD HOUSE ASSOCIATION. Human Resources Dept. 5660 Copley Dr., SD CA 92111.

To submit an ad use this form provided. MAIL to Forum Publications, Box 127, Lemon Grove CA 91946.

Name _____ _____ Daytime phone _____

BOLD WORDS: 1. _____ 2. _____ 3. _____ 4. _____ 5. _____

Text: 1. _____ 2. _____ 3. _____ 4. _____ 5. _____

6. _____ 7. _____ 8. _____ 9. _____ 10. _____

11. _____ 12. _____ 13. _____ 14. _____ 15. _____

16. _____ 17. _____ 18 _____ 19. _____ 20. _____

21. _____ 22. _____ 23. _____ 24. _____ 25. _____

26. _____ 27. _____ 28 _____ 29. _____ 30. _____

PUBLIC NOTICES

•Spring Valley•

TS No.: 19989053403414 Loan No.: 5217188 FHA/VA/MI No: 3031965 **NOTICE OF TRUSTEE'S SALE** YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 06/21/96. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On February 23, 1999 at 10:00 AM, **Lonestar Mortgagee Services, L.L.C.**, as duly appointed Trustee under and pursuant to Deed of Trust recorded 06/28/96, as Instrument No. 1996-0328493, in book , page , of Official Records in the office of the County Recorder of SAN DIEGO County, State of California. Executed by DONALD S. BLOYD, AND MARY L. BLOYD, HUSBAND AND WIFE WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH OR CASHIER'S CHECK. (payable at time of sale in lawful money of the United States) AT THE SOUTH ENTRANCE TO THE COUNTY COURTHOUSE AT 220 WEST BROADWAY, SAN DIEGO, CA. (NOTE: CASHIER'S CHECK(S) MUST BE MADE PAYABLE TO LONESTAR MORTGAGEE SERVICES, L.L.C. all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust APN# 579-378-24-00. The street address and other common designation, if any, of the real property described above is purported to be: 1411 CAPISTRANO AVENUE, SPRING VALLEY, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $162,762.11. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. Date: 01/29/99, **Lonestar Mortgagee Services, L.L.C.**, as Trustee, BRUCE COCKLIN, Authorized Signature, FOR TRUSTEE'S SALE INFORMATION PLEASE CALL (916) 974-6099, 15000 Surveyor Boulevard, Suite 250, Addison, Texas 75001, LONESTAR MORTGAGEE SERVICES, L.L.C., IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. NPP0057400, 02/02/99, 02/09/99, 02/16/99

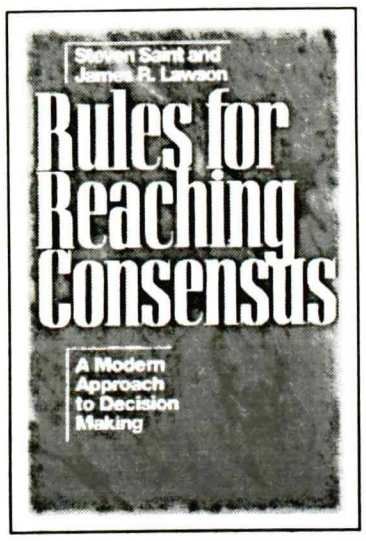
**New Year?
New way of getting things done!**

Rules for Reaching Consensus

by Steven Saint & James Lawson

If Barnes & Noble is still sold out, order direct at:

www.hbo3/consensus



Nothing down

Continued from Page 1

loan enables buyers to purchase a home at a set price and add the estimated cost of remodeling."

Johnston said this is really two loans in one, typically offered at a much better interest rate for remodeling purposes at the time the home is purchased.

He cited an "inventory problem," in which families focus on a lifestyle and community rather than a specific "dream home."

"They've found the community they want to live in with the schools, church, hospital and other amenities they're seeking," he said. "The house may be on a good-sized lot and in a good neighborhood but may be missing a room or two or some other major improvements."

With a single closed construction loan, many buyers are now finding the perfect location and creating a home tailored to their needs and lifestyle, Johnston said.

Of course, Johnston urges buyers to get into a home as soon as possible. With changes in Asian and Russian markets, he's expecting a bit of a shift in the global economy, although California will be insulated from any significant change.

"What we could see is even lower interest rates, which will only make things better for those willing to make a move toward home ownership now," Johnston said. "It will be interesting to see what happens in the next 12 months and into the next century."

He recommends buyers start the appreciation process, show a track record and good payment history and then refinance at a better rate when the time is right.

"Buyers really should look back on 1999 fondly as the year they bought their home, not the year they *wish* they had," Johnston said.

Forness brings five C-21 offices under Able banner

by Vince Heald

Five San Diego County real estate offices are now doing business under the Century 21 Able company banner as the result of a newly-formed partnership and an acquisition.

San Diego real estate industry leader Jack Forness formed the Century 21 Able partnership.

Forness is president of the organization and Ann Throckmorton serves as executive vice president of the firm that now has locations in San Diego, East County, Poway/Rancho Bernardo, Golden Triangle/La Jolla and Carlsbad/Tri-City.

Century 21 Able currently has more than 200 real estate associates, many of whom have received the coveted Centurion Award, and a support staff of 45.

In 1998, the five offices completed more than 3,000 real estate transactions representing more than $600 million in property values.

"We are extremely proud that these offices are recognized nationally with Century 21 Quality Service Awards," said Forness. "In addition, all of our offices are easily accessible and we have the capacity to serve each neighborhood in San Diego County."

Forness said the Century 21 Able company provides complete, one-stop real estate shopping, including affiliated services such as mortgage, escrow, relocation and property management.

Relocation expert Judy Bailie, vice president of Century 21 Able, will head the relocation department, "Corporate Moves of San Diego," that provides local, regional, national, internal and corporate services.

Forness and Throckmorton bring a combination of strengths to the partnership. Both have served on national Century 21 committees.

Forness serves on task forces and advisory boards for international relocation.

Throckmorton is immediate past president of the San Diego Association of Realtors and is vice chair of the professional standards committee for the California Association of Realtors.

Century 21 Able branch offices in East County are located at 1133 Avocado Ave. in El Cajon and 7439 Jackson Dr. in San Carlos.

For additional information, call the corporate office at (800) 523-1051, or visit the Web site at www.century21able.com.

San Diego National posts year-end earnings

Closing the books on 1998, San Diego National Bank's Board of Directors announced year-end 1998 financial standings in keeping with the bank's "We Know San Diego" public image campaign launched late last year.

The bank reported total assets at Dec. 31, 1998 of $1,013,635,000, an increase of 5 percent over prior year assets $960,946,000.

Deposits totaled $894,332,000, up 3 percent from prior year deposits of $865,778,000.

Loans increased 27 percent in 1998 to $887,742,000, up from loans totaling $669,881,000 at the end of 1997. Tier-1 leverage capital stood at 9.11 percent, up from 7.46 percent at year-end 1997. Risk-based capital totaled 10.62 percent, as compared to 10.14 percent the previous year.

Paralleling its growth, SDNB reported net earnings for the year at $15,116,000, an increase of 222 percent from previous year earnings of $4,696,000.

Earnings for the last quarter of 1998 alone totaled $4,067,000, compared to $3,014,000 for third quarter '98, an increase of 35 percent. Return on average assets (ROA) increased 78 percent, to 1.51 percent. Prior year ROA totaled 0.85 percent.

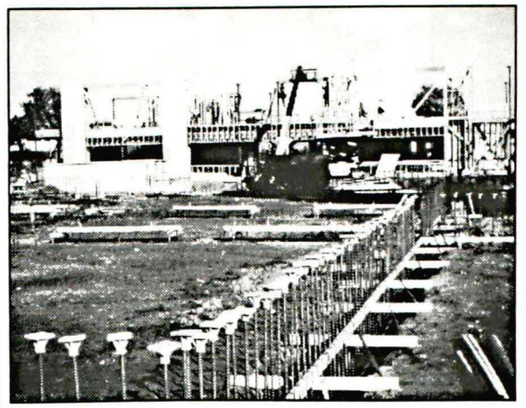
"San Diego National Bank is aggressively pursuing the practice of true neighborhood banking in the marketplace," said Murray Galinson, a founding member of the bank's Board of Directors. "We have a solid, working knowledge of the financial needs of San Diego businesses, and we know our communities. Banking customers across the board are hungry for that kind of service."

SDNB President Robert Horsman the bank's growth and fiscal soundness to customer satisfaction.

"Of course we are very pleased with our results, but more so with the ability to perform to our customers' level of expectations," he said.

Founded in 1981, SDNB broke the billion-dollar mark mid-year 1998, in its 18th year in San Diego. Headquartered at Kettner and Ash, downtown, SDNB also has offices in Fletcher Hills, Mission Valley, North Park, Clairemont, Chula Vista and Escondido.

Three in one



Nationwide engineering contractor DYK is consolidating three facilities into one at this four-acre site on Cypress Street in El Cajon. Ninteman Construction Co. is about a third into the job, a $2.5 million project which includes a two-story manufacturing building, two-story office complex and two metal storage facilities.

East County businesses
Send us your news!
Forum Publications
PO Box 127, Lemon Grove CA 91946
Email - ssaint@adnc.com

Around Town

Sully-Jones Roofing Company of El Cajon has completed re-roofing of the landmark **Drew Ford** automobile franchise in La Mesa, according to **Jim Thomson**, general manager of the El Cajon-based firm that specializes in commercial, industrial and apartment re-roofing.

Sully-Jones installed approximately 14,000 square feet of new roofing on new and existing structures, removing the old roofing surface and replacing it with the patented Polara polyester membrane roofing.

Designed especially for flat roof applications, the Polara membrane creates a durable surface that resists tearing and lasts longer than traditional felt membrane roofs.

Sully-Jones Roofing Co. has been around since 1952, specializing in commercial, industrial and apartment re-roofing contracts.

The national law firm of **Luce, Forward, Hamilton & Scripps LLP** has admitted **Robert L. Young** of El Cajon to the firm's partnership.

Young is a member of the Business Litigation Practice Group in Luce's San Diego office. His expertise is in business litigation and defending accused white collar criminals. He is a former deputy district attorney.

Young received his juris doctorate from the University of San Diego School of Law and has served as an adjunct professor of law at Thomas Jefferson School of Law for several years.

He is also on the editorial board of the Association of Business Trial Lawyers' San Diego Chapter and on the board of directors of READ San Diego Literacy Programs.

Founded in 1873, Luce, Forward, Hamilton & Scripps LLP is San Diego's oldest and largest national full-service law firm with additional offices in La Jolla, Los Angeles, San Francisco, Chicago and New York.

Joan Reams and Cookie Ringhand
REALTOR®

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Call us if you'd like to know more about available properties

CREST
Two bedroom, one bath 1,000 sq. ft. Large bedrooms, bright & sunny inside. Knotty pine family rm. has fireplace, fruit trees.
$142,500

SAN DIEGO
Two bedroom, one bathcompl. fenced front yd., freshly painted, big rms, lg. sunny eat-in kitchen, carport.
only $95,000

LEMON GROVE
Four bedroom, two bath 1,215 sq.ft. double lot family home on quiet street, eat-in kitchen, covr'd patio, real basement, 1-car garage
$135,000

East County OnLine!
www.forumpubs.com